

**ADDENDUM TO HUD-1
SETTLEMENT STATEMENT**

NOTICE TO ALL PARTIES: If information is obtained which indicates that the source of the borrowers' financial contribution is other than from the borrower or other than stated by the lender in its closing instructions, the settlement agent is to obtain written instructions from the lender before proceeding with settlement.

CERTIFICATION OF BUYER IN AN FHA-INSURED LOAN TRANSACTION

I/We certify that we have no knowledge of any loans that have been or will be made to us or loans that have been or will be assumed by us for purposes of financing this transaction, other than those described in the sales contract dated **June 17, 2013** (including addenda). I/We certify that we have not been paid or reimbursed for any of the cash down payment. I/We certify that we have not and will not receive any payment or reimbursement for any of our closing costs which have not been previously disclosed in the sales contract (including addenda) and/or our application for mortgage insurance submitted to our mortgage lender.

Asks for Contract Date, leaves a blank line if no response.

Douglas M. Christie

Shellie F. Christie

Date: July 31, 2013

CERTIFICATION OF SELLER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to the borrowers, or loans that have been or will be assumed by the borrowers, for purposes of financing this transaction, other than those described in the sales contract dated **June 17, 2013** (including addenda). I certify that I have not and will not pay or reimburse the borrowers for any part of the cash down payment. I certify that I have not and will not pay or reimburse the borrowers for any part of the borrowers' closing costs which have not been previously disclosed in the sales contract (including any addenda).

Christopher P. Ransom

Jill W. Ransom

Date: July 31, 2013

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see: Title 18 U.S. Code Section 1001 and 1010.

CERTIFICATION OF SETTLEMENT AGENT IN AN FHA-INSURED LOAN TRANSACTION

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were (i) received, or (ii) paid outside of closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I have obtained the above certifications which were executed by the borrowers and sellers as indicated.

Willmott, Connor and Clow, P.A.

Date: July 31, 2013

Settlement Agent

[The certifications contained herein may be obtained from the respective parties at different times or may be obtained on separate addenda.]

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